

<u>FIG. 1</u>

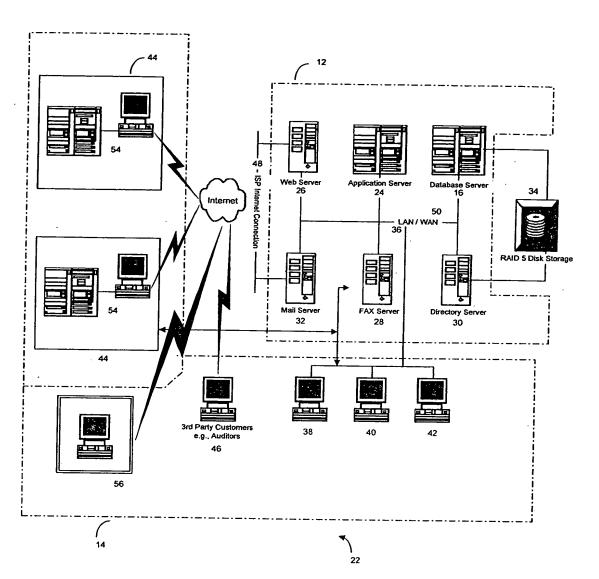
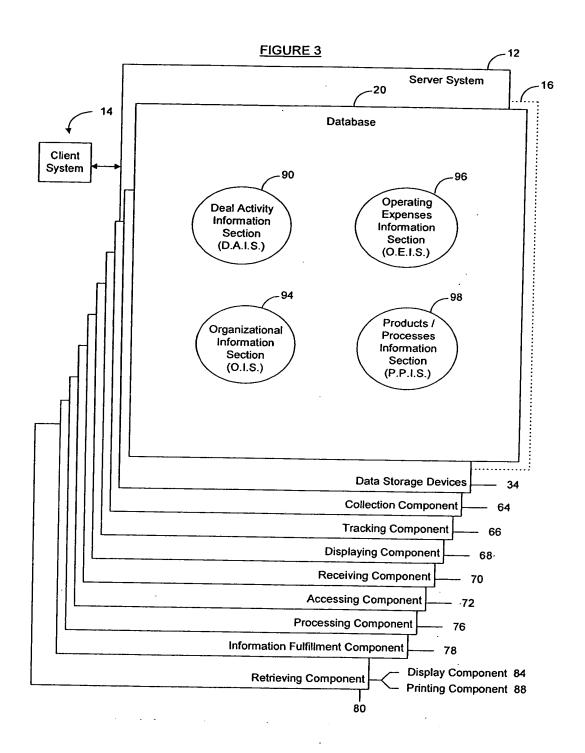
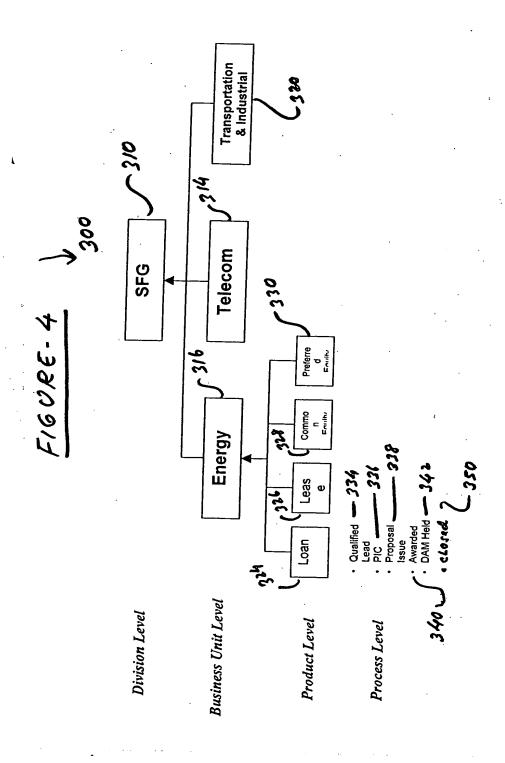
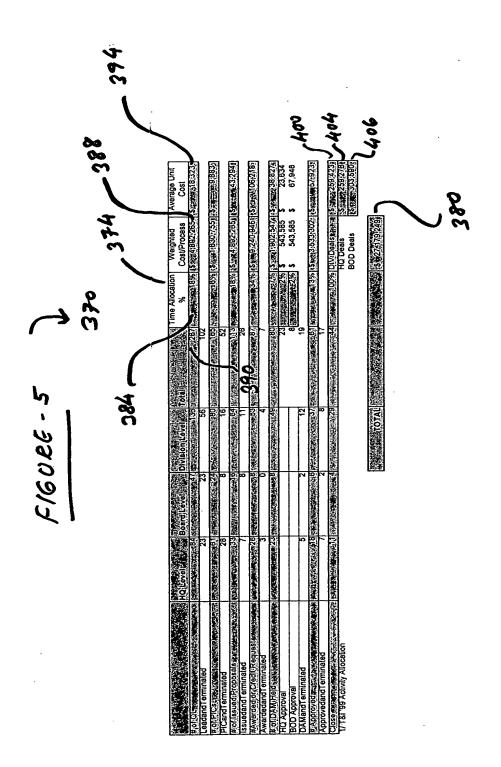


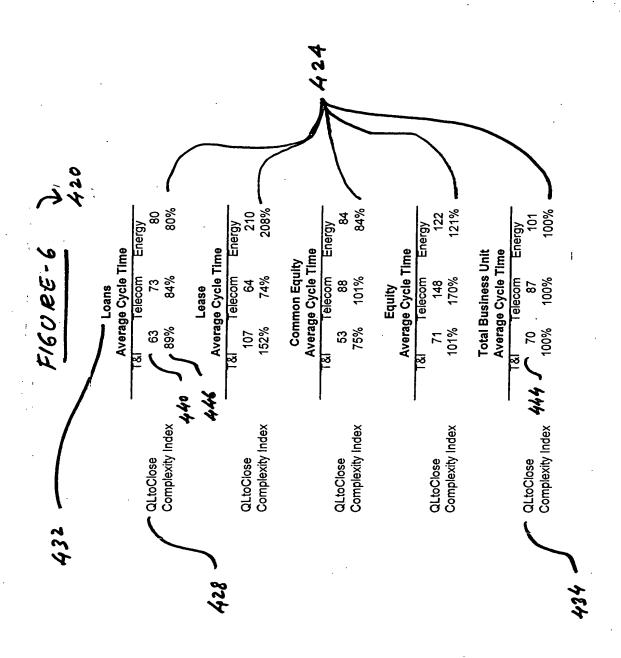
FIGURE 2





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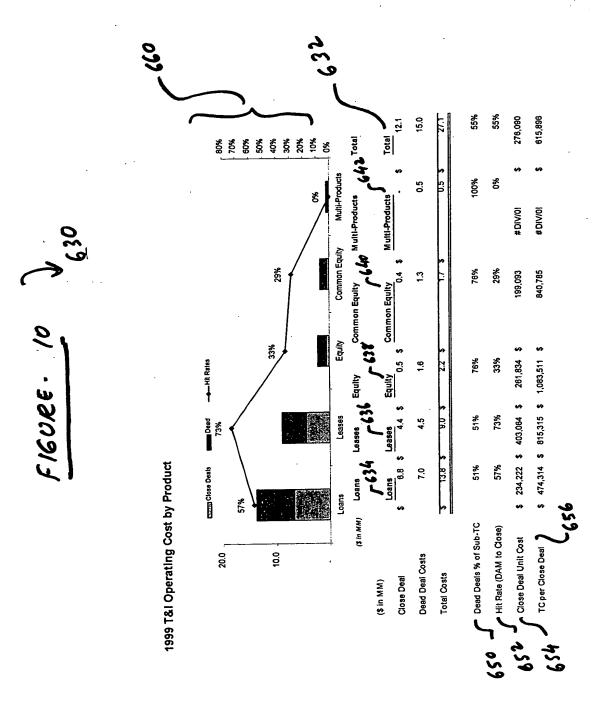


Hard	(Alany 19 19) voltal stimuland	6			7008	)	494	*		204	
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\$ 21,034 \$ 60,474 \$ 21,166 \$ 22,669 \\ Total control of the	ardedior.CrediffRequesiste স্থান নিয়ন্ত্র	€9	94,534		94,534		94,534		94,534	· 	0
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232,777 \$ 572,210 \$ 5232,902 \$ 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5 5	#Approvedand eminated	↔	51,551		51,551		51,551		51,551	_	. 9 <i>H</i>
764		↔	£232,771		<b>(</b> 272,210		<b>C</b> 232,902			<b>,</b> .	
464			_	•	_						
	_	167		49	4	7	\ <del>&amp;</del>				

		(	546		530		(	<u>;</u>	ρ 1 7			
		Total Costs 2,272,063	835,638	427,516	5,104,825	1,156,102	1,958,956	13,755,100	234,222	6,792,425	13,755,100 51% 57%	
		<b>⊢</b>	63	↔	\$	69	€9	မှာ	<b>ө</b>	↔	<del>ω</del>	
735		Division Level \$ 1,300,939	457,402	1,579,812	3,403,217	719,639	1,288,787	8,749,795	232,902 437,490	4,658,048 4,091,748	8,749,795 47% 59%	
	Loan	<u>``</u>	6 <del>9</del>	<del>69</del>	↔	€	€>	မာ	မှာ မှာ	€	€ <del>S</del>	İ
FIGURG. B	Lo	Board Level	70,370	154,128	189,068	120,948	51,551	769,295	272,210 769,295	272,210 497,085	769,295 65% 50%	
3		ag <sup>&amp;</sup>	€9	€9	69	€9	€	တ	မာမာ	↔	s <del>s</del>	
£16		HQ Level 787,893	307,867	693,576	1,512,541	315,516	618,618	4,236,010	232,771 529,501	1,862,167	4,236,010 56% 53%	
		_ ↔	↔	€9	69	€9	G	မ	s s	€	<del>\$</del>	2
		HONOR SERVE	HOURICE HAVE A STATE OF THE PARTY OF THE PAR	#forfilseuediProposals # 2500 ms	#AWardedtodoredinRequestra	#foriozwillelding.	#Approxedence of the state of t	Total Costs 7 524	Unit Cost per Close Deal	Total Costs: 564 Close Deals 566 Dead Deals 56	Total Costs Coests Dead deals % of Total Costs Hit Rates (DAM Held to Close)	7257
				\								, .

		3	-
230		E Cose Deals	Close
→ ki		11	Approval
je - 9	ess		Underwrite
FIGURE.	Operating Cost for Loans by Process		Proposal Issue
	Cost for L		PG *
	Operating		ad Generation

6.0 5.0 3.0 2.0 2.0 2.0 3.0				19 1 10 N					■ Dead Ⅲ Close Deals
1:0			an a						
Lea	Lead Generation	F .	- <b>L</b>	Proposal Issue	Underwrite		Approval		Close
		784	283	2851	5	•	"	5	719
(\$ in MM)	Close Deals	s Dead		/ Total Costs	Dead Deals % of Close Deal Unit TC per Close Sub-TC Cost Deal	Close -	Deal Unit	Ď.	per Close Deal
90 Lead Generation		0.5	1.7	2.3	\$ %11.	49	18,323	•>	78,347
PIC - 592		0.3	9.6	0.8	\$ %69	Ġ	8,796	•	28,815
Proposal Issue ~ 594	765	•	5.	2.4	54% \$	63	38,532	G	83,707
Underwrite 7 55	2 76.2	7.	2.4	5.1	46%	₩.	94,534	69	176,028
Approval	o.	1.	0.5	1.2	43% \$	69	22,669	•	39,866
Close ~ 600		1.5	0.5	2.0	24% \$	es.	51,551 \$	w	67,550
Total Costs	Ø	6.8	2.0	13.8	51% \$	69	234,405 \$	s	474,314



F160RE- 11 \$	1999 T&I Operating Cost for All Products by Process	Dead Deals Dicks Deals	sue Underwrite Approvaí	88 , 682 , 740 , 712 , 744	Dead Deals % of Close Deal Unit TC per Close Total Costs Sub-TC Cost Deal	4.1 4.9 84% \$ 18,323 \$ 111,188	1.2 1.7 73% \$ 10,210 \$ 38,287	3.2 5.2 61% \$ 46,183 \$ 118,607	4.6 9.4 49% \$ 107,707 \$ 212,967	1.0 2.3 45% \$ 28,631 \$ 52,057	1.0 3.8 28% \$ 59,718 \$ 82,780	5.2 27.1 56% \$ 270.772 \$ 615.896
~ 3	Proce		Underwrite	120	eals % of b-TC	84%	73%	81%	48%	45%	28%	56%
[EE - ]	Il Products by		Proposal Issue	289 8		6.4	1.7	5.2	9.4	2.3	3.8	27.1
160%	st for Al		PIC	89/	Dead	4.1	1.2	3.2	4.6	1.0	1.0	15.2
41	ating Cos			489	Close Deals	0.8	9.0	2.0	4.7	1.3	2.6	11.9
	1999 T&I Oper	10.0 8.0 6.0 4.0	Lead Generation		(\$ in MM)	Lead Generation	PIC PIC	Proposal Issue	Underwrite698	Approval 200	Close	Total Costs

## FIGURE 12 800 \

